Entered 01/08/18 11:13:17 Document Page 1 of 9 UNITED STATES BANKAUPTCY BOURT
NORTHERN DISTRICT OF ILLINOIS Fill in this information to identify your case: United States Bankruptcy Court for the: Northen District of Case number (If known): \_ Chapter you are filing under: JEFFREY P. ALLSTE Chapter 7 Chapter 11 Chapter 12 Chapter 13 Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your 60m government-issued picture identification (for example, First name your driver's license or passport). le name Middle name Bring your picture identification to your meeting Last name with the trustee. Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name Include your married or Middle name Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name Last name 3. Only the last 4 digits of xxx - xx - <u>5</u> <u>5</u> <u>6</u> <u>8</u> your Social Security number or federal Individual Taxpayer 9 xx - xx -\_\_\_\_\_ Identification number 9 xx - xx -\_\_\_\_\_ (ITIN)

Case 18-00450

Doc 1

Filed 01/08/18

Desc Main

Doc 1 Filed 01/08/18 Entered 01/08/18 11:13:17 Desc Main Page 2 of 9 Document Debtor 1 **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names I have not used any business names or EINs. and Employer I have not used any business names or EINs. **Identification Numbers** (EIN) you have used in the last 8 years Business name Include trade names and doing business as names Business name Business name 20-1427535 5. Where you live If Debtor 2 lives at a different address: Number Street City State ZIP Code County If your mailing address is different from the one If Debtor 2's mailing address is different from above, fill it in here. Note that the court will send yours, fill it in here. Note that the court will send any notices to you at this mailing address. any notices to this mailing address. Number Street Number Street P.O. Box P.O. Box City State ZIP Code City State ZIP Code Why you are choosing Check one: Check one: this district to file for Over the last 180 days before filing this petition, bankruptcy Over the last 180 days before filing this petition, I have lived in this district longer than in any I have lived in this district longer than in any

other district.

I have another reason. Explain.

(See 28 U.S.C. § 1408.)

other district.

☐ I have another reason. Explain.

(See 28 U.S.C. § 1408.)

Case 18-00450 Doc 1 Filed 01/08/18
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Entered 01/08/18 11:13:17 Desc Main Page 3 of 9

Case number (# known)

|         | Part 2: Tell the Court Abo                            | out Your  | Bankruptcy C  | ase   |   |  |  |  |  |
|---------|---|---|---|---|---|--|--|--|--|
| 7.      | The chapter of the Bankruptcy Code you                | Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. |   |   |   |  |  |  |  |
|         | are choosing to file<br>under                         | -//   | Chapter 7   |   |   |  |  |  |  |
|         |   | Chapter 11  |   |   |   |  |  |  |  |
|         |   | ☐ Cha   | apter 12  |   |   |  |  |  |  |
|         |   | ☐ Ch  | apter 13  |   |   |  |  |  |  |
| 8.      | How you will pay the fee                              | ioca<br>you<br>sub<br>with<br>I ne<br>App<br>I red<br>By I<br>less<br>pay   | ar court for more irself, you may be mitting your part of a pre-printed seed to pay the collication for Indiana, a judge may aw, a judge may then 150% of the fee in install. | re details about how pay with cash, cash yment on your behaddress.  fee in installment ividuals to Pay The fee be waived (Your, but is not require the official poverty | w you shier's half, you see Filing ou may red to, line thoose the | may pay. Typica check, or money our attorney may but choose this of Fee in Installment of request this op waive your fee, at applies to you in soption, you may check the control of the c | neck with the clerk's office in your ally, if you are paying the fee y order. If your attorney is pay with a credit card or check ption, sign and attach the ents (Official Form 103A).  Ition only if you are filing for Chapter 7, and may do so only if your income is ur family size and you are unable to nust fill out the Application to Have the with your petition. |  |  |
| 9.      | Have you filed for bankruptcy within the              | XX.No   |   |   |   |  |  |  |  |
|         | last 8 years?   | Yes.  | District  |   | _ When  |  | Case number  |  |  |
|         |   |   | District  |   | _ When  | MM / DD / YYYY   | 0  |  |  |
|         |   |   |   | ***************************************   | _ vviieii   | MM / DD / YYYY   | Case number  |  |  |
|         |   |   | District  | **************************************  | _ When  | MM / DD / YYYY   | Case number  |  |  |
| <br>10. | Are any bankruptcy cases pending or being             | No  |   | ·······   |   |  |  |  |  |
|         | filed by a spouse who is<br>not filing this case with | Yes.  |   |   |   |  | Relationship to you  |  |  |
|         | you, or by a business partner, or by an affiliate?    |   | District  | ***************************************   | When  | MM / DD / YYYY   | Case number, if known  |  |  |
|         |   |   | Debtor  |   |   |  | Relationship to you  |  |  |
|         |   |   |   |   | When  |  | Case number, if known  |  |  |
|         | Do you rent your<br>residence?                        | No. Yes.  | Go to line 12.  |   |   |  | and do you want to stay in your  |  |  |
|         |   |   | Yes. Fill out this bankrup  | Initial Statement Abo   | out an E  | Eviction Judgment  | Against You (Form 101A) and file it with   |  |  |

| Case 18-004  | 450 Doc 1 Filed 01/08/18 Entered 01/08/18 11:13:17 Desc Main<br>Document Page 4 of 9  |
|--|---|
| Debtor 1 Legis Middle Na   | The Last Name Case number (if known)  |
| Part 39 Report About Any   | Businesses You Own as a Sole Proprietor   |
| 12. Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.  If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. | No. Go to Part 4.  Yes. Name and location of business  Apartle Jean Monre Munistrie  Name of business, if any  10441 S. Racine Are  Number Street  Calumet Park, II.  City State JIP Code  Check the appropriate box to describe your business:  Health Care Business (as defined in 11 U.S.C. § 101(27A))  Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  Stockbroker (as defined in 11 U.S.C. § 101(53A))  Commodity Broker (as defined in 11 U.S.C. § 101(6))  None of the above   |
| 13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).  | If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. I am not filing under Chapter 11.  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. |
| Part 4: Report if You Own  | or Have Any Hazardous Property or Any Property That Needs Immediate Attention   |
| 14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety?  | Yes. What is the hazard? Property needs repiping-completely Garage needs repair   |
| Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building  | If immediate attention is needed, why is it needed? Health threat   |
| that needs urgent repairs?   | Where is the property? Number Street  |
|  | Calumet Park II 60827 City State ZIP Code   |

Debtor 1

First Name Middle Name Last Name

Case number (if known)

#### Part 5:

## Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| Ļ | J | I am not required to receive a brie | fing about |
|---|---|-------------------------------------|------------|
|   |   | credit counseling because of:       | _          |

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| I am not required to receive a briefing | about |
|---|-------|
| credit counseling because of:           |       |

☐ Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 18-00450 Doc 1 Filed 01/08/18 Entered 01/08/18 11:13:17 Desc Main Document Page 6 of 9

Debtor 1

Case number (if known)\_

| 16. What kind of debts do you have?   | 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  |  |  |  |  |
|---|--|--|--|--|--|
| ,   | No. Go to line 16b.  Yes. Go to line 17.   |  |  |  |  |
|   | Mo. Go to line 16c.  Yes. Go to line 17.   | y business debts? Business debts estment or through the operation of the o | business or investment.  |  |  |
| 7. Are you filing under<br>Chapter 7?   | □ No. I am not filing under Chap   | pter 7. Go to line 18.   | kalanda kungan salah salam salam salah salah da                          |  |  |
| Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? | No   | 7. Do you estimate that after any exer<br>are paid that funds will be available to   | npt property is excluded and distribute to unsecured creditors?  |  |  |
| B. How many creditors do you estimate that you owe?   | 1-49<br>50-99<br>100-199<br>200-999  | 1,000-5,000<br>5,001-10,000<br>10,001-25,000   | 25,001-50,000<br>50,001-100,000<br>More than 100,000   |  |  |
| How much do you estimate your assets to be worth?   | \$0-\$50,000<br>\$50,001-\$100,000 + 1000<br>\$100,001-\$500,000<br>\$500,001-\$1 million  | \$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million  | \$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion |  |  |
| . How much do you<br>estimate your liabilities<br>to be?  | \$0-\$50,000<br>\$50,001-\$100,000<br>\$100,001-\$500,000<br>\$500,001-\$1 million   | □ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million  | \$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion |  |  |
| art 7: Sign Below   |  |  |  |  |  |
| or you  | I have examined this petition, and correct.  | I declare under penalty of perjury that  | the information provided is true and   |  |  |
|   | of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571. |  |  |  |  |
|   |  |  |  |  |  |
|   |  |  |  |  |  |
|   |  |  |  |  |  |
|   | * Jeanmain   | ×  |  |  |  |
|   | Signature of Debtor 1  | ·  | of Debtor 2  |  |  |
|   | Executed on ON ON 25   | Y Executed   | on MM / DD / YYYY  |  |  |
|   | WIW / DD / III   | 11   | MM / DD / YYYY   |  |  |

Case 18-00450 Filed 01/08/18 Entered 01/08/18 11:13:17 Document

Desc Main Page 7 of 9

Debtor 1

Case number (ir known)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal

|                  | consequences?  |
|------------------|--|
|                  | □ No   |
|                  | Yas Yes  |
|                  | Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned? |
|                  | □_No   |
|                  | Ø Yes  |
| جم<br>پن<br>معمر | Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?   |
|                  | Yes. Name of Person  |
|                  | Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).  |
|                  |  |
|                  |  |

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

| * Josep E. Maller 1                   | <b>C</b>              |
|---------------------------------------|-----------------------|
| Signature of Debtor 1                 | Signature of Debtor 2 |
| Date 01-08, ZO18                      | Date MM / DD / YYYY   |
| Contact phone 708 926 -964            | Contact phone         |
| Cell phone                            | Cell phone            |
| Email address 5568 blessed (@ gmailie | ≫ Email address       |

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

| In Re:          | 1                                     |           |
|-----------------|---------------------------------------|-----------|
| Jean E. Morris  | · · · · · · · · · · · · · · · · · · · |           |
| Morris, E. Jean | <i>)</i>                              |           |
| Chillis Li Som  | )                                     | Case No.  |
| Debtor (s)      | )                                     | Case Ivo, |
| ,               | )                                     | Chapter   |
|                 | )                                     | •         |
|                 | )                                     |           |

## **List of Creditors**

| Citizen One -<br>Prov. dence, RI. 0214                   | 7979<br>761077979)     |  |
|--|------------------------|--|
| # 19   | 8,394.17               |  |
| Airline Towing 17658 S. Winchester<br>Calumet Park, III. | 134115<br>6827         |  |
|  | 6400                   |  |
| City of Chicago<br>Po obj 52<br>Chicago, II. 60606       | ,                      |  |
|  | *444                   |  |
| Crestwood IL.<br>Municipal Lab of Am.<br>3348 Ridge Rd.  | 2488                   |  |
| Lansing, It. 60938                                       | \$\$ ~700,00           |  |
| Riverdale<br>P.O. Bex 577<br>Bedford, II. 60499          | 7875                   |  |
|  | <i>3</i> 0,00 <i>j</i> |  |

Morris Case 18-00450 Doc 1 Filed 01/08/18 Entered 01/08/18 11:13:17 Desc Main Debtor 1 Page 9 of 9 Document Page 9 of 9 Nicor Gas · 67 56 5/1000.9 P.O. Box 2020 Aurora, Il. 60507 <u>355,91</u> City of Chicago 20120 4144
Water Bill
Attorney Heller@Frisone
200 W. Monroe S. 660 Chicago Il 60606 57.30.0c Spring leaf Fin. One Main -.... 8746 11844 S. Western Ave. Chago, ILW43 3,9480